

For the Good of the Publick.

A

True Method,

S H E W I N G

All Ranks and Degrees of Men,

How to purchase an Estate,

Or make Provision for Posterity, out of idle Expences :

A N D

How a Gentleman may advance the Fortune of his Children, without impairing his Estate; and how a Tradesman may do the like for his, and never miss it out of his Stock; and how that None can be so poor, but that they may be Purchasers.

Also Ways and Means discovered to enlarge Trade and Commerce, and the Improvement of Navigation, and the Advancement of the King's Revenues, plentifully supplying the poor; and for the common Good of all Merchants and Traders, either by Sea or Land.

Recommended to all Cities and Corporations in *Great Britain* and *Ireland*.

By *John Middleton*, Esq; *K*

The first Edition.

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To the Right Honourable, the Lord Provost,
BAILIES, DEAN of GILD, TREASURER, and
other Members of the Honourable Council of the
Ancient and Loyal City of *Edinburgh*.

Right Honourable,

AS it hath been the constant Practice of your noble Ancestors to do Good, a Virtue whose radiant Lustre shines no less resplendently in your Honour; for which Reason, Sir, first asking your Honour's Pardon, I make bold to shelter this my Labour under the shadow of your Honourable Name, not in the least doubting but that you will, not only patronize, but encourage any Undertaking that may be for the publick Good, and Welfare of all Ranks and Degrees of Men, in this ancient and Loyal City, of which your Honour fills the Pretorian Chair.

Nor can I do less than perswade my self, but that your Honour and all who bear Office in this ancient Body, being Gentlemen of such noble Worth and unblemished Characters, placed as Rulers over this honourable Town, by the unerring Hand of Divine Providence, to defend the Rights of its People by your just Administration of Law and Justice; all Men having just Reason to believe, you have its Welfare near at Heart; will give all suitable Encouragement to promote any Undertaking that will be for the Good of all Ranks and Degrees of Men.

And that every particular Member may not be wanting to carry on so good a Work, I do assure them, if any of them please to embark in this Undertaking, that a true Method is found out, shewing how to purchase an Estate out of idle Expences, and to make Provision for Posterity, for less than One Penny per Day for 20 Pounds, and less than five Pence per Day for 100 Pounds,

By your most obedient Servant,

J. M.

To the READER.

Courteous Reader,

NOtwithstanding there have been several Funds erected in several Parts of this Kingdom, in order to promote the Publick Good, yet never was any erected, which will be so generally beneficial as this, because in this every one that enters is sure to be a Gainer ; so that in this Fund there is no Hazard run upon any Account whatever, nor need any be in Fear of entring.

For this Fund will not only be advantageous and profitable in general, but will be a Bank to supply the immediate Exigencies of any of its Members, and thereby prevent their being imposed upon for the future, by the merciless Cruelty of the gripping Pawn-brokers and ravening Usurers, who many times ruine and destroy their Neighbours under Pretence of Friendship, by making them pay such extravagant Interest, as is no way justifiable by the Laws of God or Man. I have known several Persons that have been obliged to pay after the Rate of sixty *per Cent* to these Extortioners, which have been the Ruin of themselves and Families, by paying such extravagant Interest.

Now this Bank for the future will prevent all such Misfortunes to every one of its Members; for every Subscriber shall have what Money they shall have Occasion for, at five *per Cent*, without any Trouble or Charge; which most certainly will be a great Advantage. Now this Office of Insuring upon Lives, and other Insuring Offices are allowed by several Acts of Parliament, to be founded upon Truth and Justice, and are for the apparent Interest of the Publick, settled upon Funds, Contingencies answering their Ends, whereby the Members will
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be great Gainers, and the Undertaking supported, and th
Ruin of many prevented. The Author having no other
Design in promoting this Undertaking, but the common Good
of all Men, as a Duty incumbent upon all, and more espe-
cially when the Good of the Publick and the Interest of the
Poor is so nearly concerned: But I hope here will be a
Fund where they or their Posterity may be rich, which that
they may, is the Desire of

Your humble Servant,

J. M.

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The Introduction to the Articles.

BEfore I proceed to the Articles, something, by way of Introduction, will be highly useful for the better understanding of the Articles themselves: For here is a noble Prospect before you, in which if you please to embark, you will be sure to be a Gainer; an Undertaking that can never fail of its desired End, being settled upon the Foundation of Law and Justice, where no Fraud or Deceit can be committed by any, nor can the Governors run away with one Penny of the Profit; for the Governors will be chosen out of the Subscribers themselves, such as take out 10 Bonds, and insure upon 10 Lives each, and will be elected by the rest of the Subscribers; for every Subscriber will have a Right to vote at the Election of their Governors; so by this Means the Governors will be Gentlemen or substantial Tradesmen, and undoubtedly Men of more Honour than to commit any Fraud for filthy Lucre's sake.

And that this Undertaking will be advantageous to all Ranks and Degrees of Men, is very demonstrable to the meanest Capacity; for here a Gentleman may advance the Fortune of his Children, and leave them One or Two hundred Pounds for less than Fivepence *per* Day for a *L.* 100, and never miss it at the Year's End, and a flourishing Tradesman may do the like by his, and never miss it out of his Stock; so likewise Mechanicks, for less than one Penny a Day, may leave their Children *L.* 20 out of idle Expences, and seafaring or labouring Men may do the like, and not miss it at the Year's End, because it will go out by so small a Matter at a Time. Which fully perswades me that there can be none so poor, but may be Purchasers in this Undertaking, if they please; as will appear more fully by the following Articles.

Articles

ARTICLES

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Establish a Company for settling a Bank in *Edinburgh*, by which all Ranks and Degrees of Men may purchase Estates, or make Provision for Posterity.

ARTICLE I.

THAT there shall be Five, Seven, or Nine Governors, with the Secretary, who shall always be one of the Governors, and the rest of the Governors shall be elected annually, out of such of the Subscribers as shall insure upon ten Lives each: That publick Notice shall be given to the Subscribers, to come to the Office, and elect their Governors on the Day of _____ who shall take Care of the Cash, and inspect the Books once every Quarter, and take an Account of what Money is paid into the Office, and what is let out upon Interest, and what paid out of the Office by the Secretary, his Deputy, or Clerk, to the insured, at the Death of their Nominee: And a Note of what remains in the Office to pay Claims, and to be let out on Interest, shall be locked up in the Chest, for which the Secretary shall be accountable; and if he imbezels any of the Company's Money, he shall make it good.

ART. II. Every Person that insures in this Company, shall pay for every Life that he or she insures upon, the Stamp-Duty, one Shilling for the Bond, and two Shillings Entrance
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to the Secretary, his Deputy, or Clerk, and five Shillings and Sixpence *per* Quarter to the Company, and Sixpence *per* Quarter to the Secretary for defraying of Charges.

ART. III. Every Person who insures, shall for every Life that they insure upon, pay 5 *sh.* 6 *d.* *per* Quarter to the Company, and Sixpence *per* Quarter to the Secretary, for the defraying of Charges belonging to the Office, which 5 *sh.* and 6 *d.* shall ly as a Fund in the Stock of the Company to make all Claims good, as they become due.

ART. IV. Every Subscriber that insures upon the Life of any Person not exceeding the Age hereafter mentioned, and shall pay 9 Months to the Office, shall be entitled 20 Pounds in the Stock of this Company, and shall at the Death of his or her Nominee, receive the same within 15 Days after the next Quarter Day the Person insured upon shall die.

ART. V. That every Subscriber at the Death of his or her Nominee, shall give Notice to the Secretary, his Depute, or Clerk, that they may acquaint the Governors of the same; and if the Person insured upon die not in Town, the Insurer shall bring a Certificate under the Hand of the Minister, Church-wardens, and Parish-clerk of the Parish, where the Person insured upon died, to satisfy the Governors, that the Person insured upon is really dead. To prevent any fraudulent Practice being put upon the Company, he by whom it is committed shall be excluded from all Right or Interest in this Undertaking.

ART. VI. That every Subscriber may insure upon the Life of any Person, of any Age or Sex, under, not above 50, without their Knowledge or Consent; giving an Account in writing of their Name and Place of Abode, that he may enter them in the Office-book.

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ART. VII. Any Person may insure upon as many Lives as they please, paying upon each Life they insure upon, the Stamp-Duty, and one Shilling for the Bond, and two Shillings Entrance to the Secretary, his Deputy, or Clerk, and 5 *sh.* 6 *d.* *per* Quarter to the Company, and 6 *d.* *per* Quarter to the Secretary for defraying of Charges.

ART. VIII. Every Subscriber that insures upon ten Lives, shall have five upon Interest; and every one that insures upon eight, shall have four upon Interest; and every one that insures upon seven shall have three upon Interest; and every one that insures upon six, shall have two upon Interest; and every one that insures upon five, shall have one upon Interest; and every one that insures upon one, two, three, or more, for every Life that they insure upon, shall after have one upon Interest, paying the Interest every Quarter, and deducting the Principal as the Claims become due.

ART. IX. If any Person insured, or any Person insured upon, remove his or her Habitation, the Person insured shall give Notice thereof to the Clerk, and have their Bond indorsed at the Office, paying one Shilling to the Clerk. Also every Person insuring, shall pay their Quarterage within 15 Days after every Quarter-Day, upon the Forfeiture of his, or her Bond: And when any Person pays, a Receipt shall be given for the same, signed by the Secretary or the Clerk of the Company.

ART. X. If any Person insured die before his or her Nominee, the Interest of his or her Bond, shall continue to his or her Heirs, Executors, Administrators, and Assigns, they taking out a new Bond in their own Name, and paying for it according to the second Article; at which Time they must return the old Bond to be filed in the Office.

ART. XI. That a general Court shall be held within 14 Days after every Quarter-Day, at the Office, where all Claims
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will be paid, according to the exact Tenor of these Articles; at the Receipt of which, 5 *per Cent* shall be deducted, and all such Deductions shall be paid back into the Stock of the Company, to increase and augment the same; and at all such Quarterly Courts, Notice shall be given to the Subscribers, to come and elect their Governors, according to the first Article, out of such of the senior Members, as have not as yet served as Governors.

ART. XII. No Person (insuring in this Office of Insurance upon Lives) shall pay Quarterage above ten Years upon one Life, for after ten Years are expired, all Payments to this Company cease, except two Shillings *per* Quarter to the first 500: Which two Shillings *per* Quarter will intitle them to L. 20 in the Stock of this Company for ever; and at the Death of every new Nominee that they insure upon, they shall receive L. 20; and the Second 500 shall be intitled to L. 20 in the Stock of this Company, as long as they live, for paying one Shilling *per* Quarter at the Death of every new Nominee, after ten Years are expired, Sixpence *per* Quarter of which must go to the Secretary, for defraying of Charges, and the rest into the Stock of the Company; so that they who enter young in the last 500, will be sure to be great Gainers, for they will receive L. 20 at the Death of every new Nominee so long as they live, and the last 1000 shall (so long as they take out Bonds, and pay their Quarterage) be entitled to L. 20 in the Stock Company.

ART. XIII. No Person shall receive any Claim or Benefit before 9 Months are expired, and then if the Person insured upon die in the 10th Month, the insured shall receive L. 20; and if the Person insured upon die before 9 Months, the Insurer shall (if he pleases) take out another Bond, and at the End of 9 Months be intitled to L. 20, and at the Death of his Nominee receive the same.

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ART. XIV. That if it should please God, at any Time to afflict these Parts with the Plague, Pestilence, or Famine, or any other violent and raging Distemper, in such Case the Office shall be shut up, and no Claims paid till such Contagion is over, and no Subscriber insuring upon such who shall lay violent Hands to themselves, or die by Duelling, or suffer for Treason, Rebellion, or any other capital Crime, or die any other than a natural Death, shall receive any Claim. But that they may be no Losers by this Undertaking, any of the Persons to whom such Misfortune shall happen, shall have Liberty to take out a new Bond, and pay no Quarterage till the same be expired that they had before paid, and at the Death of their Nominee receive L. 20.

ART. XV. Any of the Members of this Company having Occasion for Money, shall be supplied with what they want, leaving their Bond or Bonds in Pledge of their Security, with the Secretary, or his Deputy, and a Note from under their Hands for this Money they receive, paying the Interest after the Rate of 5 *per Cent* every Quarter, till they can pay back the Principal into the Office; at which Time a Receipt shall be given them on the Back of the Bond; that any Insurer may by Assignment or Transfer, make over the Interest in his or her Bond to any other, and they to whom the Bond is assigned, must take out a Bond in their own Names, and the Person before insured upon, and then they shall be intitled to L. 20 for each Bond so assigned, and all other Privileges thereunto belonging; and will, at the Death of his or her Nominee, receive the same.

ART. XVI. *John Middleton*, Gentleman, and his Assigns shall be Secretary and chief Clerk of this Company of Insurance upon Lives for ever, and that he shall be accountable to the Governors for all the Subscribers Money paid into the Office, within 15 Days after every Quarter-Day; and that the Secretary shall pay all Charges, as the Rent of the Office, Books, Printing,

Printing, Pens, Ink, Paper, Fire, Candle, &c. and the Governors Charges, for the Time being, till their Salaries can be settled out of the Sixpence *per* Quarter: And what remains over and above defraying of the aforesaid Charges, shall be employed by the Secretary for his own proper Use.

ART. XVII. That a strong Chest be provided to keep the Company's Cash, with three, five, or seven Keys; which Keys shall be kept by the Secretary and Governors for the Time being. Each of them shall have a particular Key, and shall always be present at the opening of the Chest every Quarter-Day; so that the Company shall have the Care of the Cash in their own Hands, and be their own Security, which will be a sufficient Satisfaction to the Subscribers, that no Fraud can be committed by any; and if any Equality happen at any of the Quarterly Courts, the senior Governor shall have the casting Vote; and it shall be in the Power of the Secretary and the rest of the Governors to make any By-law, Rules, or Order, if they govern themselves according to these Articles, for the Good and Welfare of the Company, and may when they have Stock sufficient, buy Land for their Security when they please, &c.

ART. XVIII. That the Person insured upon be in perfect Health at the Time of Entrance, and that as soon as 250 Bonds are delivered out, a proper Place for the Office shall be taken, the Governors elected, and Claims shall be paid as they become due: And to prevent the Suspicion of the least Fraud or Hazard that any Subscriber may fear in this Undertaking, this is to satisfy every Subscriber, that they shall pay no Quarterage to the Office, till such Time as the Governors are ready to take Charge of the Cash.

ART. XIX. That when this Company is complete, and the Governors Salaries settled, a Deed of Settlement shall be drawn between the Secretary and the Governors, and shall be
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be enrolled in the High Court of Chancery, according to Act of Parliament, and a true and exact Copy of the aforesaid Deed shall always be kept in the Office, and read over to the Company every Year, before the Election of their Governors, and a Seal belonging to this Office alterable at Pleasure.

EXPLANATION.

TO shew my Readers that this Undertaking is not founded upon Chimera's of an idle and fantastick Brain, but is real Matter of Fact, and will make all Claims good according to the Articles.

And to set every Thing in as true a Light as I can, and make it appear to every one's understanding as plain as the Sun at Noon-day; I shall shew what Number of Persons shall die every Year, according to the common Computation of Lives, and what Money the Claimants will receive, and what the Interest of the grand Stock or Bank will be every Year for 10 Years, and what the Increase will amount to in 10 Years Time, and what the 11th Years Increase will also amount unto.

If 1000 Persons insure the first Year, 15 may die, and the Claimants will receive *L.* 300, and the insured will pay *L.* 1100; which with the *L.* 15 Deduction, when the Claims are paid, will be in this Year no less than *L.* 815 Increase.

If 1500 insure in the second Year, 30 may die, and the Claimants receive *L.* 600, and the insured will pay *L.* 1650; which will pay the Claims, and *L.* 1080 remains; which with the Interest of *L.* 815, which is *L.* 40 *sh.* 15; and the *L.* 30, Deduction, will in this Year be *L.* 2935, *sh.* 15.

If 2000 insure in the third Year, 60 may die, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with *L.* 60 deducted, and the Interest of *L.* 2935, *sh.* 15; which *L.* 146, *sh.* 15 and *d.* 9, will pay all Claims, and *L.* 4141, *sh.* 10 and *d.* 9 will remain this Year.

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In the fourth may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 4141, *sh.* 10 and *d.* 9 and the *L.* 60 deducted, will pay all Claims, and *L.* 5408, *sh.* 12 *d.* 3 $\frac{1}{2}$ remain.

In the fifth Year may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 5408, *sh.* 12 *d.* 3 $\frac{1}{2}$, which is *L.* 278, *sh.* 8 *d.* 6 $\frac{3}{4}$, and so *L.* 60 deducted will pay all Claims, and *L.* 6746 *sh.* 18 *d.* 10 $\frac{1}{4}$ remain.

In the sixth Year may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 6746, *sh.* 18 *d.* 10 $\frac{1}{4}$, which is *L.* 337, *sh.* 6 *d.* 11, will pay all Claims, and *L.* 8144 *sh.* 5 *d.* 10 $\frac{1}{4}$ remain.

In the seventh may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 8144 *sh.* 5 *d.* 10 $\frac{1}{4}$, which is *L.* 405, *sh.* 4 *d.* 3 $\frac{3}{4}$ will pay all Claims, and *L.* 9609, *sh.* 10 *d.* 2 remain.

In the eighth Year may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 9609, *sh.* 10 *d.* 2, which is *L.* 480, *sh.* 9 *d.* 6, and the *L.* 60 deducted, will pay all Claims, and *L.* 11149, *sh.* 19 *d.* 8 remain.

In the ninth Year may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 11149, *sh.* 19 *d.* 8, which is *L.* 557 *sh.* 9 *d.* 11 $\frac{3}{4}$, and the *L.* 60 deducted, will pay all Claims, and *L.* 12767, *sh.* 9 *d.* 7 $\frac{1}{2}$ remain.

In the tenth Year may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 12767, *sh.* 9 *d.* 7 $\frac{1}{2}$, which is *L.* 638 *sh.* 7 *d.* 6, and the *L.* 60 deducted will pay all Claims, and *L.* 14465 *sh.* 17 *d.* 1 $\frac{3}{4}$ will remain.

In the eleventh may die 60, and the Claimants receive *L.* 1200, and the insured pay *L.* 2200, which with the Interest of *L.* 14465 *sh.* 17 *d.* 1 $\frac{3}{4}$, which is *L.* 723 *sh.* 5 *d.* 9, and the *L.* 60 Deduction, will pay all Claims, and *L.* 16249 *sh.* 2 *d.* 10 $\frac{3}{4}$, remain at the End of the eleventh Year, which will be a Stock sufficient to make all Claims good, according to the Articles; for there will

will be coming to the Stock of this Company every Year upwards of *L. 800 per Annum*, to pay the first and second *L. 500*, besides their Quarterage after 10 Years are expired, which will be *L. 200 per Annum*, and *L. 600* by those that have received their Claims, besides the Quarterage of such as have not paid 10 Years upon one Life. So that you plainly see, that in this Company there will be no Hazard run, nor can any Person that embarks, be in any Fear of being a Loser, because here will be Fund sufficient to pay the first 500 Subscribers, and their Heirs, their Claims for ever, and the second during their Life, and the Stock continually increasing. Such an Undertaking, which several very wise and ingenious Men are obliged to confess, when they come to a full Understanding of it, to be the most useful and beneficial to all Ranks and Degrees of Men, that ever was made publick to the World in any Age before; and for this Reason it is that I recommend it to the serious Consideration of all, as highly useful and necessary for a publick Good, and make no Doubt but it will meet with great Encouragement in many more Parts of this Kingdom, where it would be highly useful, and a Means to advance the Fortunes of many for the future.

And whereas by several Acts of Parliament made for the Payment of Customs of divers Goods, Wares, Merchandize, imported into *Great Britain*, an Allowance of 6 *per Cent* and upwards, for others to 12 *per Cent*, is made to all Merchants upon prompt Payment of their Customs.

And whereas many Merchants and Traders, though Men of good Credit and Substance, by Reason of Losses abroad and Disappointments at Home, may be, and, as is well known, are oftentimes put to great Straits and Necessities, and for want of ready Money, are obliged to allow very great and exorbitant Premiums, besides Interest for Advance thereof, to pay the said Customs, most Part whereof must be paid before any Goods can be landed; or, which is of worse Consequence, they are forced to leave their whole Cargo aboard, or in the King's Ware-house, or Boats made for that Purpose, where
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the Goods often suffer much Damage, and the Merchant loses a good Market, and if perishable Wares, the King oftentimes loses the Customs, and the Trader is undone.

The better then to promote Trade, and to prevent the like Mischiefe for the future, it is purposed, That at this Office will be kept considerable Sums of Money, which will be managed by some rich and substantial Gentlemen, who are to be Governors and Directors of this Society: Which said Governors shall be upon the same Footing that the South Sea, and East India Companies are upon: Which will be an Advantage to all Merchants in general, as well as the Crown.

The Fund is to supply all Merchants and Traders with ready Money for 3 or 4 Months without Interest, in order to make prompt Payment of such Goods, Wares, and Merchandize as are settled upon the Crown by Acts of Parliament, for the speedy Discharge of all Ships; for which, I think, it is plainly apparent for the Merchants and Traders either by Sea or Land their Interest.

This Method most certainly will make *Scotland* have a flourishing Trade; and so much the more for this Reason; for as soon as any Foreign Ships come in, here will be no want of Money or Funds, so there can be no Delay in unloading the Ships, and clearing them out, and making ready for to load again for any other Port; which will cause several Voyages more to be made in a Year, than they could have done, if they should want such great Advantages as they, I hope, will receive here.

For what greater Advantage can any Merchant or Trader find, than to be always supply'd with ready Money upon all Occasions; which perhaps if they should want, might be a Detriment, and perhaps the Ruin of many Owners, Merchants and Sailors. By this Scheme all Traders will be encouraged, and the Poor have plenty of Work, and a better Price for it: Nay, all other Traders whatsoever will partake of the same Benefit, and the King's Revenues increased, and no Person imposed upon, or pay, or run Sixpence Hazard upon

upon any Account whatsoever ; the like whereof never was known in any publick Undertaking in *Europe*. Now by several Acts of Parliament made for the Consideration of prompt Payment, which, by a true Medium, may reasonably be supposed to amount to 9 *per Cent.* take one sort of Goods with another, this 9 *per Cent.* being often returned, may make to the Company 18 *per Cent. per Annum* ; which I hope will not only be a Benefit to the Founder of this Office, but also to every one that is concerned in it. This Method is so fully explained, and so fully demonstrated unto all Capacities, That the very Nature of the Undertaking explains it self ; and there is no doubt but it will answer every Particular of the propos'd End. That I may make all things as plain as the Sun at Noon-day, I have spared for no Cost or Pains to answer all Objections that may arise ; and to make good every Thing that asserts for this End ; which I hope is plainly made appear to the meanest Capacity, how advantageous such an Office will be to Merchants and Tradesmen in general ; and for this Reason that Merchants and Gentlemen are very cautious of entring into Bonds to the Crown ; which if they do not, they oftentimes are forced to give 12, 15, 18, nay, perhaps 20 *per Cent.* for Money to Money-Traders: But here they have Money without troubling Friends to manage their Affairs, and which makes the greater Advantage, to have Money, without Interest: And by this Scheme I hope the Company will be fixed upon as good a Foundation as any Company, Bank or Fund in *Europe*.

For which this Author does not only hope to have the Concern of all Persons as Subscribers where this Book shall come ; but hopes to have their Prayers and Well-wishes to GOD for promoting so good an Undertaking for the Advantage of the Poor.

N. B. *That if any Gentlemen or others cannot be fully satisfied of the true Intent and Meaning of this Undertaking, if they please to enquire at Mr. Bailie's in the Canongate, they shall receive full Satisfaction, from the Author or his Clerk, who*
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will constantly attend there for that Purpose, till the Office is opened.

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